

<i>SERFF Tracking Number:</i>	<i>UTAC-126915592</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central Reserve Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47384</i>
<i>Company Tracking Number:</i>	<i>GASBG-END-CRL</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>GASBG Policy Change Endorsement</i>		
<i>Project Name/Number:</i>	<i>GASBG Policy Change Endorsement/GASBG-END</i>		

Filing at a Glance

Company: Central Reserve Life Insurance Company

Product Name: GASBG Policy Change SERFF Tr Num: UTAC-126915592 State: Arkansas

Endorsement

TOI: H21 Health - Other SERFF Status: Closed-Approved- State Tr Num: 47384
Closed

Sub-TOI: H21.000 Health - Other Co Tr Num: GASBG-END-CRL State Status: Approved-Closed

Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Jackie Cunningham, Disposition Date: 11/24/2010

Alycia Sumbera, Joyce Kostakis,

Melissa Garza, Melissa MacLaurin

Date Submitted: 11/23/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: GASBG Policy Change Endorsement

Project Number: GASBG-END

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/24/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 11/24/2010

Created By: Alycia Sumbera

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jackie Cunningham

PPACA: Not PPACA-Related

Filing Description:

Enclosed please find the above referenced endorsement for your review and approval. This form is new and is not intended to replace any previously approved form by your department. The endorsement will reflect the details of any benefit changes received by the Company via a signed written request by the policyowner. It is provided to the policyholder and made a part of the policy.

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Company Tracking Number: GASBG-END-CRL
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: GASBG Policy Change Endorsement
Project Name/Number: GASBG Policy Change Endorsement/GASBG-END

Company and Contact

Filing Contact Information

Jackie Cunningham, Compliance Analyst jcunningham@gafri.com
11200 Lakeline Boulevard, Suite 100 816-246-6202 [Phone]
P. O. Box 26580 512-451-0357 [FAX]
Austin, TX 78755-0580

Filing Company Information

Central Reserve Life Insurance Company CoCode: 61727 State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100 Group Code: 84 Company Type: Life & Health
P. O. Box 26580 Group Name: State ID Number:
Austin, TX 78755-0580 FEIN Number: 34-0970995
(800) 880-8824 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central Reserve Life Insurance Company	\$50.00	11/23/2010	42263212

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/24/2010	11/24/2010

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Disposition

Disposition Date: 11/24/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Policy Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number: GASBG-END

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 11/24/2010	GASBG-END	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Policy Endorsement	Initial		66.000	GASBG-END.pdf

POLICY ENDORSEMENT: APPLICABLE TO THE COMPANY MARKED BELOW

- ☐ CENTRAL RESERVE LIFE INSURANCE COMPANY – P.O. Box 26580 – Austin, TX 78755-0580]
☐ CONTINENTAL GENERAL INSURANCE COMPANY P.O. Box 26580 – Austin, TX 78755-0580]
☐ GREAT AMERICAN LIFE INSURANCE COMPANY® - P.O. Box 26580 – Austin, TX 78755-0580]
☐ LOYAL AMERICAN LIFE INSURANCE COMPANY® - P.O. Box 26580 – Austin, TX 78755-0580]
☐ PROVIDENT AMERICAN LIFE & HEALTH INSURANCE COMPANY - P.O. Box 26580 – Austin, TX 78755-0580]
☐ UNITED TEACHER ASSOCIATES INSURANCE COMPANY - P.O. Box 26580 – Austin, TX 78755-0580]


Policy Number: [CN82827789]

Insured: [Eldon S Satter]

Effective Date: [01/01/2012]

This policy is hereby endorsed to reflect the following:

POLICY BENEFITS HAVE BEEN CHANGED FROM A(N) [<<VARIABLE>>]TO A(N) [<<VARIABLE>>].

[]
PRESIDENT

To be attached to and become part of said policy.

cc: [AGENT]

[CS407-CS52]

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: FLESCHE-CRL AR.pdf	Approved-Closed	11/24/2010

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: N/A Comments:	Approved-Closed	11/24/2010

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification Bypass Reason: N/A Comments:	Approved-Closed	11/24/2010

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage Bypass Reason: N/A Comments:	Approved-Closed	11/24/2010

	Item Status:	Status Date:
Bypassed - Item: PPACA Uniform Compliance Summary Bypass Reason: N/A Comments:	Approved-Closed	11/24/2010

CENTRAL RESERVE LIFE INSURANCE COMPANY

CERTIFICATION OF FLESCH READING EASE TEST

This is to certify that the forms listed below are in compliance with the readability requirements of the Flesch Reading ease test.

The Flesch test was applied to each form in its entirety, except that of titles, major headings and sub-headings and tables were excluded.

The Flesch reading ease test scores are:

MEDICARE SUPPLEMENT FORMS

Form Number	Description	Form Type	Flesch Score
GASBG-END	Policy Benefit Change Endorsement	Endorsement	66

CENTRAL RESERVE LIFE INSURANCE COMPANY



Printed Name: Billy Hill, Jr.

Title: President

Date: November 23, 2010